

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

CORNERSTONE CREDIT UNION  
LEAGUE and CONSUMER DATA  
INDUSTRY ASSOCIATION,

*Plaintiffs,*

v.

CONSUMER FINANCIAL PROTECTION  
BUREAU and RUSSELL VOUGHT in his  
official capacity as Acting Director of the  
CFPB,

*Defendants.*

**Civil Action No. 4:25-cv-00016-SDJ**

**JOINT MOTION TO GRANT INTERVENTION, DELAY THE EFFECTIVE DATE OF  
THE MEDICAL DEBT RULE, AND SET BRIEFING SCHEDULE**

In response to this Court's April 30, 2025 order (ECF 32), Defendants Consumer Financial Protection Bureau and Russell Vought, Plaintiffs Cornerstone Credit Union League and Consumer Data Industry Association, and Proposed Defendant-Intervenors David Deeds, Harvey Coleman, Tzedek DC, and New Mexico Center on Law and Poverty jointly move the Court to: (i) grant Proposed Intervenors' motion to intervene (ECF 26), (ii) further stay the effective date of the challenged Medical Debt Rule for a brief period, and (iii) set a briefing schedule that would allow the Intervenors to submit their responses to the proposed consent judgment and preliminary injunction motion and give Plaintiffs and Defendants an opportunity to reply.

In support of this motion, Plaintiffs, Defendants, and Proposed Intervenors (collectively the "Parties") state the following:

1. Pending before this Court are Plaintiffs’ Motion for a Preliminary Injunction (ECF 9), Proposed Intervenor’s Motion to Intervene (ECF 26), and Plaintiffs and Defendants’ Joint Motion to Approve Consent Judgment (ECF 31).

2. The Parties agree that the Motion to Intervene should be granted, and David Deeds, Harvey Coleman, Tzedek DC, and New Mexico Center on Law and Poverty should be permitted to intervene.<sup>1</sup>

3. On February 6, 2025, and pursuant to 5 U.S.C. § 705, this Court stayed until June 15 the effective date of the challenged Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information (Regulation V), 90 Fed. Reg. 3276 (Jan. 14, 2025) (“Medical Debt Rule”). At that time, 39 days remained before the effective date of the Medical Debt Rule. The Parties agree and request that the effective date of the rule continue to be stayed under 5 U.S.C. § 705 until 39 days after this Court rules on Plaintiffs’ Motion for a Preliminary Injunction.

4. The Parties agree to the following briefing schedule:

- The Intervenor’s response in opposition to the Joint Motion to Approve Consent Judgment and the Motion for Preliminary Injunction will be due on the later of May 21, 2025, or fourteen days after the Court rules on this Joint Motion to Grant Intervention, Delay the Effective Date of the Medical Debt Rule, and Set Briefing Schedule.
- Plaintiffs’ and Defendants’ replies in support of their Joint Motion to Approve Consent Judgment and Plaintiffs’ Motion for Preliminary Injunction will be due on the later of May 30, 2025, or seven days after Intervenor’s opposition is filed.

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<sup>1</sup> The Parties met, conferred, and reached this agreement in order to expedite a resolution on the merits and streamline disputed issues.

5. As specified above, the Parties respectfully request that the Court enter an order granting Proposed Intervenor's Motion to Intervene for the above-stated purposes, further staying the effective date of the Medical Debt Rule until 39 days after the Court rules on Plaintiffs' Motion for a Preliminary Injunction, and setting the proposed briefing schedule.

6. The Parties also request that the Court set a hearing date on Plaintiffs' and Defendants' Joint Motion to Approve Consent Judgment (ECF 31) and Plaintiffs' Motion for Preliminary Injunction (ECF 9) for as soon as is practicable.

DATED: May 6, 2025

Respectfully Submitted,

MARK PAOLETTA  
*Chief Legal Officer*

DANIEL SHAPIRO  
*Deputy Chief Legal Officer*

VICTORIA DORFMAN  
*Senior Legal Advisor*

CHRISTOPHER DEAL  
*Assistant General Counsel for Litigation*

/s/ Andrea J. Matthews  
Andrea J. Matthews (admitted *pro hac vice*)  
MA Bar No. 694538  
Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20552  
andrea.matthews@cfpb.gov  
(202) 407-2324

***Counsel for Defendants Consumer  
Financial Protection Bureau and Russell  
Vought***

/s/ Alex More  
Alex More  
TX Bar No. 24065789  
Andrea C. Reed  
TX Bar No. 24121791

CARRINGTON, COLEMAN, SLOMAN &  
BLUMENTHAL, L.L.P.  
901 Main Street  
Suite 5500  
Dallas, TX 75202  
Tel: (214) 855-3053  
amore@ccsb.com

Ryan T. Scarborough (admitted *pro hac*  
*vice*)  
DC Bar No. 466956  
Jesse T. Smallwood (admitted *pro hac vice*)  
DC Bar No. 495961  
William R. Murray, Jr. (admitted *pro hac*  
*vice*)  
DC Bar No. 384797  
Christopher J. Baldacci (admitted *pro hac*  
*vice*)  
DC Bar No. 90007281  
WILLIAMS & CONNOLLY LLP  
680 Maine Ave., SW  
Washington, DC 20024  
Tel: (202) 434-5000  
rscarborough@wc.com  
jsmallwood@wc.com  
bmurray@wc.com  
cbaldacci@wc.com

Eric Blankenstein (admitted *pro hac vice*)  
DC Bar No. 997865  
LAW OFFICES OF ERIC BLANKENSTEIN PLLC  
1701 Pennsylvania Ave., NW, #200  
Washington, DC 20006  
eric@blankensteinlegal.com

***Counsel for Plaintiffs Cornerstone Credit  
Union League and Consumer Data Industry  
Association***

/s/ Jennifer S. Wagner

Jennifer S. Wagner (admitted *pro hac vice*)  
Chi Chi Wu (admitted *pro hac vice*)  
National Consumer Law Center  
7 Winthrop Square  
Boston, MA 02110  
Tel: (617) 542-8010

jwagner@nclc.org  
cwu@nclc.org

Carla Sanchez-Adams  
TX Bar No. 24070552  
National Consumer Law Center  
1001 Connecticut Avenue, NW, Suite 510,  
Washington, DC, 20036  
Tel: (202) 452-6252  
Fax: (202) 296-4062  
csanchezadams@nclc.org

***Counsel for Proposed Intervenors***

**CERTIFICATE OF CONFERENCE**

I hereby certify that counsel for all parties and the Proposed Intervenors have complied with the meet and confer requirement in Local Rule CV-7(h), and this motion is unopposed—the parties and the Proposed Intervenors file this motion jointly.

/s/ Alex More

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of this Motion was filed electronically through the Court's ECF system.

/s/ Alex More